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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/590,439

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EXAMINER

MIKELS, MATTHEW

ART UNIT

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2876

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/590,439	Applicant(s) HANSON ET AL.	
	Examiner MATTHEW MIKELS	Art Unit 2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 23 August 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-34 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-34 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 23 August 2006 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>8/23/06</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Specification

1. The lengthy specification has not been checked to the extent necessary to determine the presence of all possible minor errors. Applicant's cooperation is requested in correcting any errors of which applicant may become aware in the specification.
2. The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.

The following title is suggested: "Information Management System and Method for a Plurality of Interfaced Card Processors."

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 1-4, 6-8, 13-25, and 30-32 are rejected under 35 U.S.C. 102(b) as being anticipated by Korman, et al. (US 6308887, herein Korman).

Regarding claims 1, 6-7, and 32, Korman teaches an information management system, card product management system, and method, comprising:

a computer server (Fig. 3, host 40: serves as a server),

wherein the computer server includes an interface module (column 9, lines 15-18), and

a plurality of card processors in communication with the computer server via the interface module (Fig. 3, items 10), and

wherein the computer server is configured to choose one of the plurality of card processors in accordance with a unique identifier associated with a card product to process information associated with the card product (column 4, lines 8-11).

Regarding claims 2 and 8, Korman teaches the interface module being configured to transform messages for communication to a respective card processor into a format utilized by the respective card processor (column 9, lines 35-38).

Regarding claims 3 and 19, Korman teaches a database in communication with the computer server,

wherein the database module is configured to store information associated with card products (column 11, lines 8-11).

Regarding claims 4 and 20, Korman teaches a management module in communication with the database,

wherein the database module is configured to store information associated with card products (column 9, lines 10-15).

Regarding claim 13, Korman teaches the client application server being configured to receive information associated with card products from each of the card processors (column 9, lines 20-31), and

wherein the information from each of the card processors is normalized to transform the information into a uniform format utilized by the agent portal module (column 9, lines 35-38).

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Regarding claim 14, Korman teaches the information from each card processor comprising a plurality of reports (column 10, lines 59-65).

Regarding claim 15, Korman teaches the plurality of reports comprising at least one of a general report, a posted report, and an authorization report (columns 10-11, lines 66-67 & 1-7).

Regarding claim 16, Korman teaches the transformed data being validated to ensure accuracy of the information (column 11, lines 23-25: authorization serves to validate the information).

Regarding claim 17, Korman teaches the client application server module being configured to generate reports for information associated with card products (column 10, lines 59-65).

Regarding claim 18, Korman teaches each report being populated with information in accordance with an identification of a user (column 10, lines 53-58).

Regarding claim 21, Korman teaches the agent portal module being configured to allow access by users to manage information associated with the card products (column 4, lines 43-48).

Regarding claim 22, Korman teaches the agent portal comprising:
a graphical user interface (GUI) module,
wherein the GUI module is configured to display a GUI through which users interact with the card product management system (columns 4-5, lines 52-67 & 1-14).

Regarding claim 23, Korman teaches a user being granted access to the card product management system through the GUI using a password and an associated

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computer network address of the user (column 5, lines 15-29: the PIN serves as a password).

Regarding claim 24, Korman teaches products being presented to a user through the GUI in accordance with at least one of a user identification and an association with a financial institution (column 4, lines 59-63).

Regarding claim 25, Korman teaches a theme of the GUI being associated with each card processor, and

wherein each card processor is presented with the theme associated with the card processor when interacting with the card product management system through the GUI (column 4, lines 52-56: the color screen serves as a theme).

Regarding claim 30, Korman teaches the card product being a gift card (column 9, lines 28-31).

Regarding claim 31, Korman teaches the card product comprising at least one of a debit card, a health saving account (HSA card), a flexible spending account (FSA) card, and a reloadable payroll card (column 9, lines 20-23: ATMs use debit cards).

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of

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the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

7. Claims 5, 26-29, and 33-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman in view of Zajkowski, et al. (US 2006/0266821, herein Zajkowski).

Regarding claims 5, 26, 28-29 and 33-34, Korman teaches the system of claims 1 and 6, as discussed above, as well as the card product comprising a card number (column 9, lines 10-15: debit cards, used in ATMs, all have a card number).

Korman does not teach the card number comprising a first portion of digits and a second portion of digits,

wherein the first portion of digits comprises a bank identification number (BIN),
wherein the card processors are configured to associate BINs with card products,
and

wherein the computer server is configured to allocate card numbers to substantially all the of the second portion of digits for each BIN.

Zajkowski teaches the card number comprising a first portion of digits and a second portion of digits (paragraph 0029),

wherein the first portion of digits comprises a bank identification number (BIN)

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(paragraph 0029),

wherein the card processors are configured to associate BINs with card products (paragraph 0030), and

wherein the computer server is configured to allocate card numbers to substantially all the of the second portion of digits for each BIN (paragraph 0034).

It would have been obvious to one having ordinary skill in the art at the time of invention to combine the teachings of Korman and Zajkowski, because having two portions of digits in the card number puts it into conventional Mastercard or Visa format, giving it more widespread usage (paragraph 0029).

Regarding claim 27, Korman teaches the system of claim 6, as discussed above, as well as a GUI to display information about the card products (see above).

Korman does not teach displaying a BIN.

Zajkowski teaches a BIN (paragraph 0029).

It would have been obvious to one having ordinary skill in the art at the time of invention to add the BIN of Zajkowski to the display of Korman, because displaying the BIN allows the user to easily conf

8. Claims 9-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman in view of Cook, et al. (US 6675153, herein Cook).

Regarding claim 9, Korman teaches the system of claim 8, as discussed above.

Korman does not explicitly teach encryption of a computer network address being appended to the end of the query.

Cook teaches encryption of a computer network address being appended to the

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end of the query (column 5, lines 24-31).

It would have been obvious to one having ordinary skill in the art at the time of invention to combine the teachings of Korman and Cook, because encryption ensures the security of any information used in the system.

Regarding claim 10, Cook further teaches the client application server module being configured to detect tampering with the computer network address by comparing the computer network address and a decryption of the encrypted computer network address (column 5, lines 43-46).

It would have been obvious to one having ordinary skill in the art at the time of invention to further modify the teachings of Korman with the further teachings of Cook, because encryption ensures the security of any information used in the system.

Regarding claim 11, Cook further teaches the client application server module being configured to detect tampering with the computer network address by comparing the computer network address and a decryption of the re-encryption of the computer network address (column 5, lines 59-67).

It would have been obvious to one having ordinary skill in the art at the time of invention to further modify the teachings of Korman with the further teachings of Cook, because encryption ensures the security of any information used in the system.

Regarding claim 12, Cook further teaches the encryption of the computer network address comprising a cryptographic hash function (column 7, lines 48-51).

It would have been obvious to one having ordinary skill in the art at the time of

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invention to further modify the teachings of Korman with the further teachings of Cook, because encryption ensures the security of any information used in the system.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW MIKELS whose telephone number is (571)270-5470. The examiner can normally be reached on Monday to Friday, 7AM-4PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. M./

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/Michael G Lee/

Supervisory Patent Examiner, Art Unit 2876